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DK T BK 3,250 PG 112  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

Prepared by:  
Morris & Associates  
2309 Oliver Road  
Monroe, Louisiana 71201  
Telephone: 318-330-9020  
Emily Kaye Courteau Bar# 100570

Return To:  
Morris & Associates  
2309 Oliver Road  
Monroe, Louisiana 71201  
Telephone: 318-330-9020

#### SUBSTITUTION OF TRUSTEE

Part of the SW 1/4 of the NW 1/4 of Sec 8, T-3-S, R-6-W and the SE 1/4 of the NE 1/4 of Sec 7, T-3-S, R-6-W, and Part of the NE 1/4 of the SE 1/4 of Sec 7, T-3-S, R-6-W, Desoto Co., MS

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

Grantor:  
Wells Fargo Bank, N.A., as Indenture Trustee for the Arch Bay Asset-Backed Securities Trust 2010-1  
8742 Lucent Blvd. Suite 300  
Highlands Ranch, CO 80129  
318-330-9020  
Grantee:  
Emily Kaye Courteau  
2309 Oliver Road  
Monroe LA 71201  
318-330-9020

WHEREAS, on the 25th day of May, 2007 and acknowledged on the 20th day of June, 2007, Dorothy Hill unmarried executed a Deed of Trust to Dyke, Henry, Goldsholl & Winzerling, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc. beneficiary, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record at Book 2742 at Page 35; and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referenced to above; and


WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute Emily Kaye Courteau, as Trustee, the said Emily Kaye Courteau, to have all rights, powers and privileges granted the Trustee in said Deed of Trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said Foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee (s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute the same.

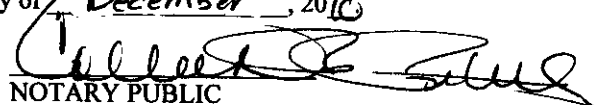
IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officers on this 1st day of December, 2010.

Wells Fargo Bank, N.A., as Indenture Trustee for the Arch Bay Asset-Backed Securities Trust 2010-1

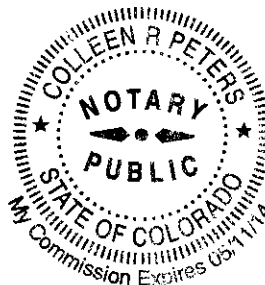
BY:   
**Anthony Forsberg** Assistant Vice President  
 of Specialized Loan Servicing, LLC, *in-Fact*  
 STATE OF Colorado  
 COUNTY OF Douglas

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Anthony Forsberg known personally to me to be the Assistant Vice President for the within named Wells Fargo Bank, N.A., as Indenture Trustee for the Arch Bay Asset-Backed Securities Trust 2010-1 and that (s) he executed and delivered the within and foregoing instrument on the day and year therein mentioned for and on behalf of said corporation, and as its own act and deed for the purposes therein mentioned, having been first duly authorized so to do.

WITNESS my signature and official seal on this, the 1st day of December, 2010

  
 NOTARY PUBLIC

MY COMMISSION EXPIRES: 5/11/2014



**LIMITED POWER OF ATTORNEY**

Wells Fargo Bank, N.A., in its capacity as trustee (the Principal) under that certain Servicing Agreement relating to Arch Bay Asset-Backed Securities Trust 2010-1 dated as of January 29, 2010 (the Agreement) by and among Arch Bay Mortgage Acceptance II, LLC (Depositor) and Specialized Loan Servicing LLC (Servicer) and Wells Fargo Bank, N.A. (Trustee).

hereby constitutes and appoints:

**Specialized Loan Servicing LLC**

its true and lawful attorney-in-fact (the Attorney-in-Fact), acting by and through its officers and employees, with full authority and power to execute and deliver on behalf of Principal any and all of the following instruments to the extent consistent with the terms and conditions of the Agreement:

- (i) all documents with respect to residential mortgage loans serviced for Principal by said attorney-in-fact which are customarily and reasonably necessary and appropriate to the satisfaction, cancellation, or partial or full release of mortgages, deeds of trust or deeds to secure debt upon payment and discharge of all sums secured thereby; (ii) instruments appointing one or more substitute trustees to act in place of the trustees named in Deeds of Trust; (iii) affidavits of debt, notice of default, declaration of default, notices of foreclosure, and all such contracts, agreements, deeds, and instruments as are appropriate to effect any sale, transfer or disposition of real property acquired through foreclosure or otherwise. (iv) allonges and assignments and (v) all other comparable instruments.

This Limited Power of Attorney is effective as of the date below and shall remain in full force and effect until revoked in writing by the undersigned or termination of the Agreement, whichever is earlier.

Dated: February 16, 2010

Attest:

By: Alex Humphries  
Its: Assistant Secretary

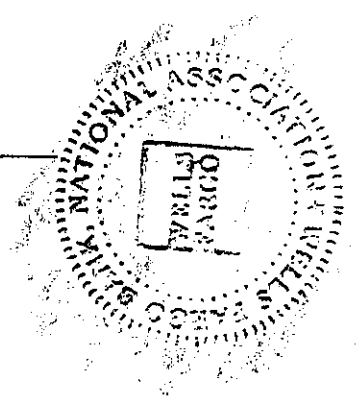
Unofficial Witnesses:

Brian Vecchio

Wells Fargo Bank, N.A.,  
as Trustee under the Agreement

By: Kevin Trogon  
Its: Vice President

Laura Burgess



STATE OF MARYLAND  
COUNTY OF BALTIMORE

ss:

On the 16<sup>th</sup> day of February, 2010 before me, Colleen Perry, a Notary Public for said county and state personally appeared Kevin Trogon, known to me to be Vice President of Wells Fargo Bank, N.A., and also known to me to be the person who executed this Limited Power of Attorney on behalf of Wells Fargo Bank, N.A. as trustee and acknowledged to me that Wells Fargo Bank, N.A. as trustee executed this Limited Power of Attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my office seal the day and year written above,

Notary Public: Colleen Perry  
My commission expires: 8/21/2012

Colleen Perry  
Notary Public  
Baltimore County  
Maryland  
My Commission Expires 8-21-2012

F10-2299